

Information to identify the case:

Debtor 1	<u>Douglas Brown</u>		Social Security number or ITIN xxx-xx-6763	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	<u>19-10838-RG</u>			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas Brown

4/18/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Douglas Brown
 Debtor

Case No. 19-10838-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 26

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db	Douglas Brown, 50 Heather Lane, Roselle, NJ 07203-2913
aty	+Morton & Craig, LLC, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
517968658	+Best Egg, 1523 Concord Pike, Wilmington, DE 19803-3653
517968660	Citi Bank, PO Box 9001037, Louisville, KY 40290-1037
517968661	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
517968662	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
517968664	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
517968665	Macy's, PO Box 9001094, Louisville, KY 40290-1094
517968667	Northwest Orthopedic Surg, 3030 W. Salt Creek Ln, Ste. 100, Arlington Heights, IL 60005-5006
517968668	+Northwest Rehabilitation, 3030 W Salt Creek Ln, Ste 160, Arlington Heights, IL 60005-5005
517968669	Sears, PO Box 6286, Sioux Falls, SD 57117-6286
517968674	United Mileage Plus, Card Member Service, PO Box 1423, Charlotte, NC 28201-1423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2019 23:24:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 18 2019 23:24:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Apr 19 2019 03:13:00 Synchrony Bank, c/o PRA Recievable Management, LL, POB 41021, Norfolk, VA 23541-1021
cr	+EDI: WFFC.COM Apr 19 2019 03:13:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
517968655	+EDI: AMEREXPR.COM Apr 19 2019 03:13:00 American Express, P.O. Box 360001, Ft. Lauderdale, FL 33336-0001
517968654	EDI: AMEREXPR.COM Apr 19 2019 03:13:00 American Express, PO Box 1270, Newark, NJ 07101-1270
517968656	EDI: BANKAMER.COM Apr 19 2019 03:13:00 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517968657	EDI: BANKAMER.COM Apr 19 2019 03:13:00 Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
517968659	EDI: CHASE.COM Apr 19 2019 03:13:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
517968663	EDI: IRS.COM Apr 19 2019 03:13:00 Internal Revenue Service, P.O. Box 804527, Cincinnati, OH 45280-4527
517968666	EDI: CHASE.COM Apr 19 2019 03:13:00 Marriot Rewards, P.O. Box 15123, Wilmington, DE 19850-5123
517968670	+E-mail/Text: jennifer.chacon@spservicing.com Apr 18 2019 23:24:39 Select Portfolio Services, PO Box 65250, Salt Lake City, UT 84165-0250
517970161	+EDI: RMSC.COM Apr 19 2019 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517968675	EDI: WFFC.COM Apr 19 2019 03:13:00 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517968672	Trinitas Anesthesia Associates
517968673	Trinitas Regional Medical Center
517968671*	+Select Portfolio Services, PO Box 65250, Salt Lake City, UT 84165-0250
517968676*	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTALS: 2, * 2, ## 0

Addresses marked '*' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Apr 18, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Katherine Suplee on behalf of Debtor Douglas Brown ksuplee@supleelaw.com, supleekr82469@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5